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### HOUSING BUREAU REPORTS TO C. OF C. DIRECTORS

(Continued from Page 1)

|                   |     |
|-------------------|-----|
| \$1000 to \$1999  | 82  |
| \$2000 to \$2999  | 212 |
| \$3000 to \$3999  | 185 |
| \$4000 to \$4999  | 48  |
| \$5000 to \$5999  | 6   |
| \$6000 to \$6999  | 8   |
| \$7000 to \$7999  | 1   |
| \$8000 to \$8999  | 1   |
| \$9000 to \$9999  | 2   |
| \$10,000 and over | 2   |

Another study conducted by the Housing Department was to determine the approximate number of families living in rental quarters in the City of Torrance. In pursuance of this line of study the department has a list of the names and addresses of the families who are occupying rental quarters as well as a notation of the place of employment of these people.

In studying the problem of architectural services available at reasonable cost for the contractor or owner, a comprehensive survey was made of sources of such service and arrangements made to have the best of these available at the Housing Department of the Chamber of Commerce in the form of two books of photographs of homes suitable to the needs of persons building in Torrance and outline plans of each of these homes as well as making arrangements to have working drawings available of any of these homes at moderate cost.

In a further study of the situation in regard to available contractors, subcontractors and material men has been made and conferences held to determine their problems and methods of making their services most useful to the community.

**Financing**  
The present status of available financing for homes in Torrance has been determined and the points in which the situation needs strengthening determined. A study was also consummated of the problems affecting the handling of real estate as affecting both the real estate broker and the owners and buyers of real estate in Torrance.

**Three Types Needed**  
Mr. Palmer pointed out that the above mentioned lines of survey and analysis clearly shows the present situation and indicates that there are three types of homes needed in Torrance and also show how these homes may be provided. The three types of homes are the ready built home and sold complete as a unit and ready to move in, the home built to order for an already determined owner, and the rental home. He pointed out that the present number of rental quarters as shown by his survey is sufficient for a city of the size of

Torrance and that the present occupants of these rental quarters should be induced whenever possible to either buy an already built home or acquire a lot and have a home built to suit their needs, thus relieving these rental quarters for newcomers in the city. He said that his department was now in condition to assist such persons to acquire the type of home best suited to their social and financial needs.

**Thanks Herald**  
It was further reported that thru the co-operation of Grover Whyte, editor of the Torrance Herald, Mr. Palmer had been able to present to the public newspaper articles giving the general purpose of the department and also the specific facts in a series of articles as to how the housing campaign affects the real estate operator and broker, the builder and contractor, the business houses of the community and the general public.

**Realty Firms Co-operate**  
He reported that based on his study of the real estate situation he had assisted the brokers of Torrance in forming an association called the Torrance Realty Bureau which has held meetings weekly for the past seven weeks at the Chamber of Commerce where the various problems which they meet in their work of helping to build up the city have been discussed and policies of action determined upon. A study was made by Mr. Palmer for the bureau to determine the advisability of starting a multiple listing system and based on his report this system was installed thus making available to Torrance people the most modern means of handling real estate.

**Seeks Builders**  
A further activity of the housing department has been to carry on negotiations with a number of builders looking toward their coming to Torrance to buy some lots and build homes for sale. It was reported that as a result of these negotiations Mr. Ralph P. Gage of Los Angeles has already bought some lots in Torrance and is getting ready to build houses to sell at a moderate cost and suited to the needs of the community. Several other builders have been shown over the Torrance territory and it seems likely that some of them will locate here.

In connection with this work it was pointed out that the Housing Department has been instrumental in protecting Torrance from several undesirable builders who were attempting to get started here on an unsound basis. Mr. Palmer has established close connections with the Los Angeles Builder's Exchange and has available immediate sources of information on the standing of any contractor in the Southern California territory. The Housing Department has further started negotiations with various sources of building financing in an attempt to make such financing more easily and fully

available to home builders in Torrance. It was stated by Mr. Palmer that one reason why building and loan associations have been a little slow lately in making loans is because they are subject to very considerable withdrawals on their saving certificates at Christmas time and at the first of the year. He has already received assurance from one large building and loan company that it will make considerable sums available on excellent terms in Torrance following the first of the year. This type of negotiations are being continued.

**Future Work**  
Along the line of future activities, Mr. Palmer stated that in addition to carrying on and expanding the work already started he was preparing a talk on the various aspects of home building to deliver before such various groups in Torrance as were interested in the subject. This talk will cover all phases of home creation such as design and architecture, financing, real estate acquisition and building and would be illustrated with lantern slides.

He is further working out a plan of co-operation in assisting present renters to acquire their own homes at a cost within their means and requested that any of the board who came across persons desiring a home to help work out their individual problems. He pointed out that present acute need of rental quarters assured that any such homes which were vacated by the renter building his own home would be immediately filled by new renters so that no hardship would result to the owners of rental quarters.

Another matter discussed by Mr. Palmer was the desirability of finding out which of the owners of vacant residential property are in a position to build homes on them if they have a prospect ready to buy the home so erected.

Mr. Palmer closed his report by introducing Mr. Ralph P. Gage whom he has induced to come to Torrance to build homes for sale and stated that he has seen the homes built by Mr. Gage in Maywood, investigated their construction and feels that Torrance is fortunate in having so capable a

### Floatstone Co. Build Warehouse at Walteria Site

A \$1500 warehouse is now being erected by the Floatstone Products Company in Walteria, a permit for which was issued by City Clerk Bartlett this week. The building is to be of sheet iron construction, 21x100 feet, and will have a cement floor. The Floatstone Products Company is owned by Roberts and Roberts, and its property lies at the foot of Madison avenue on old California street in South Torrance.

### FIVE YEARS AGO IN TORRANCE

As Told by the Files of This Paper  
Reduction in the number of Chamber of Commerce directors from 15 to 9 will be proposed in a referendum to the members in January.

The Torrance Rotary club will receive its charter on Thursday, December 18th, it was announced by J. B. Hines. Several Southland clubs will attend the birthday party of the Torrance "baby" club.

Reductions in the prices of all models of Ford cars was announced here today by Schultz, Peckham & Schultz.

A large crowd is expected to attend the Oriental festival and bazaar at the high school this afternoon and tonight.

The Torrance weather report for November shows that the sun shone 29 days out of the 30, and on the cloudy day it rained. The average temperature was 58.2 degrees. (Eastern papers please copy).

### EIGHT YEARS AGO IN TORRANCE

As Told by the Files of This Paper  
Moose Lodge Now Being Formed. Lodge building with club to cost \$40,000 is already planned for Torrance.

Although their new building is not yet completed, Knox, Peckham & Schultz, Ford dealers, have moved into the new home on Cabrillo avenue.

M. W. Smith, electrician, is busy this week moving into his new store next to the postoffice.

F. L. Parks has purchased a business lot adjoining the Auditorium building and men are now busy excavating for a new building, which eventually will be the home of the Torrance Plumbing Company.

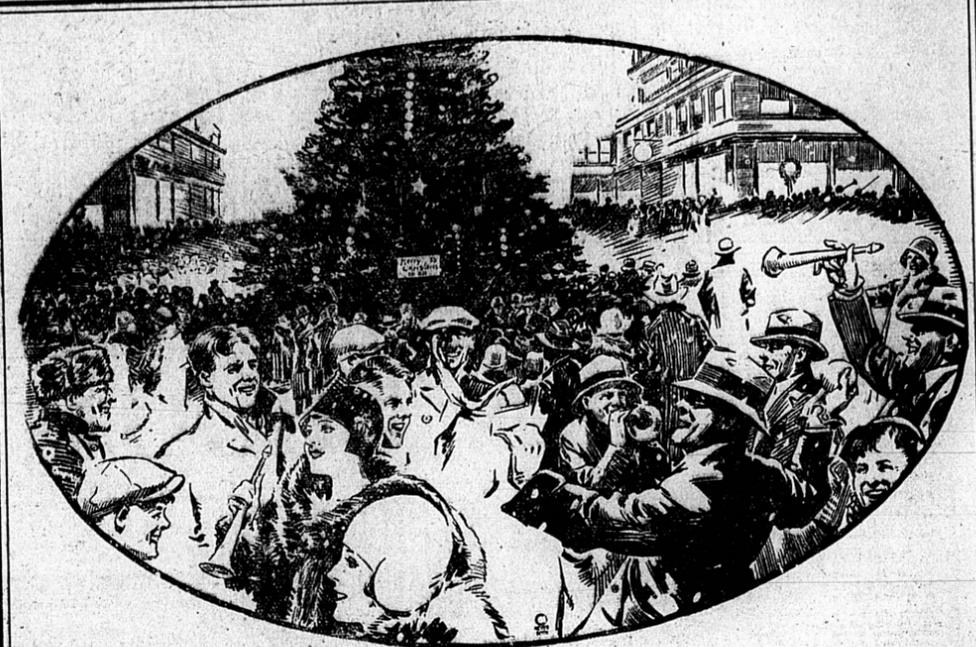
Dr. and Mrs. W. J. Neelands and Mr. and Mrs. P. G. Briney married to Hopaville, Imperial Valley, on Thursday, where they had a successful duck hunt.

The Torrance postoffice moved into their new building adjoining the First National Bank Wednesday afternoon. On July 1, 1922, the postoffice will go into the second class, which speaks well for Torrance and it's able postmaster, Alfred Gourdir.

Dr. and Mrs. Stevenson and family have moved into their new home on Gramercy avenue.

The Torrance Relief Society netted over \$35,000 from their pic sale.

The First National Bank has a new directory at the entrance of the stairway.



# IT'S HERE

Oh Boy, Have You Seen It?

## WHAT? THE CHRISTMAS TREE

IT'S A BEAUTY—TALL, AND STRAIGHT AND ROUND. A REAL CHRISTMAS TREE, BROUGHT ALL THE WAY FROM THE FROZEN MOUNTAIN PEAK—NEARLY 100 MILES AWAY. GOOD JOVIAL ANDY GASCOIGNE AND HIS CREW OF MERRY HELPERS HAVE BROUGHT US THIS WONDERFUL BIG TREE, AND ALL DAY YESTERDAY THEY WORKED HARD TO PUT IT UP IN THE PARK OPPOSITE THE TORRANCE THEATRE.

SOON THE TWO MACKS WILL BE BUSY PUTTING ON THE TRIMMINGS, AND SNOW—AND 1000 COLORED LIGHTS. YOU WANT TO KEEP YOUR EYE ON TORRANCE AND THIS MONARCH OF CHRISTMAS TREES. WE'LL TELL YOU MORE LATER ABOUT SANTA CLAUS AND HIS ESKIMO HOME HE IS GOING TO BUILD AT THE FOOT OF THIS MIGHTY YULE TREE.

### "THAT LITTLE GAME" Inter-nat'l Cartoon Co., N.Y.—By B. Link

HEAVY LOSER!

JIM, I'VE SHOT MY LAST CHIP—LEND ME A RED ONE SO I CAN DRAW—I KNOW I WON'T CATCH WHAT I WANT—BUT—

YOU JUST WANT TO TRY IT ONCE MORE AT MY EXPENSE. HUH? AND MEBBE STAGE A 'COME BACK' HUH? NOT ON MY JACK! OH NO.

BETTER BUY, DUNCAN, I'M SELLIN' EM AT THE SAME OLD PRICE!

COME ON! GET IN OR GET OUT! I'M READY TO SERVE THE DRAW, C'MON!

HE MUST BE FIGURIN' ON DRAWIN' TO A TWO, FOUR AND SIX SPOT.

I'LL HELP YOU OUT, YOU 'LAY' AND I'LL SHOW YOU WHAT YOU'D HAVE CAUGHT.

This STANDARD OIL DEALER is one of 11,000

## RED WHITE & BLUE DEALERS

who have a new plan for serving you better

Try This Experiment  
Drive in today at any Red, White and Blue Station or Garage. Ask the Dealer—'What is this improved service you have to offer?'

STANDARD OIL COMPANY OF CALIFORNIA